

**Maine Revised Statutes**  
**Title 24-A: MAINE INSURANCE CODE**  
**Chapter 24: INSURANCE INFORMATION AND PRIVACY**  
**PROTECTION ACT HEADING: PL 1997, c. 677, §3 (new)**

**§2214. PREVIOUS ADVERSE UNDERWRITING DECISIONS**

A carrier, producer or producer agency may not base an adverse underwriting decision in whole or in part: [1997, c. 677, §3 (NEW); 1997, c. 677, §5 (AFF).]

**1. Previous adverse underwriting decisions.** On the fact of a previous adverse underwriting decision or on the fact that a consumer previously obtained insurance coverage through a residual market, a surplus lines insurer or a carrier that specializes in substandard risks. However, a carrier or producer may base an adverse underwriting decision on further information obtained from a carrier, producer or producer agency responsible for a previous adverse underwriting decision; or

[ 1997, c. 677, §3 (NEW); 1997, c. 677, §5 (AFF) .]

**2. Information from insurance support organizations.** On personal information received from an insurance support organization whose primary source of information is insurance carriers. However, a carrier or producer may base an adverse underwriting decision on further personal information obtained as a result of information received from the insurance support organization, including primary source information confirming the information received from the insurance support organization.

[ 1997, c. 677, §3 (NEW); 1997, c. 677, §5 (AFF) .]

**SECTION HISTORY**

1997, c. 677, §3 (NEW). 1997, c. 677, §5 (AFF).

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